

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**James Stevenson Suggs**

S.S. No.: xxx-xx-3976

Mailing Address: 1805 Buckhorn Road, Mebane, NC 27302-

**Case No. 10-82331**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on December 30, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: January 20, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET**  
**(EASTERN OR MIDDLE DISTRICT - DEBT BUSTER)**

**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Retain	Creditor Name	Sch D #	Description of Collateral

**ARREARAGE CLAIMS ON RETAINED COLLATERAL**

Retain	Creditor Name	Sch D #	Arrearage Amount
	N/A		

Date:	4/7/10
Lastname-SS#:	Suggs-3976

**SURRENDER COLLATERAL**

Creditor Name	Description of Collateral
American General	100 Pleasant Court

**REJECTED EXECUTORY CONTRACTS/LEASES**

Creditor Name	Description of Collateral

**STD - SECURED DEBTS (Retain Collateral & Pay FMV Of Collateral)**

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	N/A						

**STD - SECURED DEBTS & 910 CLAIMS (Pay 100%)**

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	N/A						

**ATTORNEY FEES (Unpaid part)**

	Amount
Law Offices of John T. Orcutt, P.C.	\$2,000

**SECURED TAXES**

	Secured Amount
IRS Tax Liens	

**Real Property Taxes on Retained Realty**

	Amount
IRS Taxes	\$400

**UNSECURED PRIORITY DEBTS**

	Amount
State Taxes	

**Personal Property Taxes**

	Amount
Alimony or Child Support Arrearage	

**CO-SIGN PROTECT (Pay 100% Int.% Payoff Amount)**

		Payoff Amount
N/A		

**GENERAL NON-PRIORITY UNSECURED DEBTS**

	Amount to Pay*
DMU = None(\$0)	

**Other Miscellaneous Provisions**

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ **99** /mo for **36** months, then

\$ **N/A** /mo for **N/A** months.\*\*

**Definitions**

Sch D # = The number of the secured debt as listed on Schedule D.

Int. Rate = Interest Rate = Trustee's rate = Till rate.

Adequate Protection = Monthly 'Adequate Protection' payment amt

\* = DMI x total no. of months of plan

\*\* = Plan duration is subject to "Duration of Chapter 13 Plan" provision.

Chap13\_Plan\_Debt\_Buster (rev. 2/22/07) © John T. Orcutt (Page 4 of 4)

## CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
\_\_\_\_\_  
Kaelyn McCollum

<p>North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629</p>	<p>US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461</p>	<p>Eastern Carolina Medical Ctr. 1 Medical Drive Benson, NC 27504</p>
<p>Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504</p>	<p>Accounts Receivable Management, Inc Post Office Box 129 Thorofare, NJ 08086-0129</p>	<p>Equable Ascent Financial, LLC 1120 W. Lake Cook Road Ste. B Buffalo Grove, IL 60089-1970</p>
<p>Credit Bureau Post Office Box 26140 Greensboro, NC 27402</p>	<p>American General Financial Services 2576 Timber Drive Garner, NC 27529</p>	<p>H &amp; R Block 1323 Mebane Oaks Road Mebane, NC 27302</p>
<p>NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006</p>	<p>Capital One Bank USA NA PO Box 30281 Salt Lake City, UT 84130-0281</p>	<p>HSBC Bank Post Office Box 5253 Carol Stream, IL 60197-5253</p>
<p>Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241</p>	<p>Central Credit Services, Inc Post Office Box 15118 Jacksonville, FL 32239-5118</p>	<p>Internal Revenue Service (MD)** Post Office Box 7346 Philadelphia, PA 19101-7346</p>
<p>Experian P.O. Box 2002 Allen, TX 75013-2002</p>	<p>Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040</p>	<p>Iris Baughman Suggs 215 Skeet Range Road Angier, NC 27501</p>
<p>Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000</p>	<p>David A. Simpson, P.C. Substitute Trustee Attorney at Law 2701 Coltsgate Road Suite 300 Charlotte, NC 28211-3594</p>	<p>Johnston County Public Utilities Post Office Box 2234 Smithfield, NC 27577</p>
<p>ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125</p>	<p>Discover Post Office Box 30943 Salt Lake City, UT 84130-0943</p>	<p>Johnston County Tax Collector Post Office Box 368 Smithfield, NC 27577-0368</p>
<p>Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346</p>	<p>Discover Card Post Office Box 3008 New Albany, OH 43054-3008</p>	<p>Johnston County Tax Collector** Post Office Box 451 Smithfield, NC 27577-0451</p>

Michael Andrews & Associates LLC  
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Attorneys for David A. Simpson, P.C.  
Substitute Trustee  
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Charlotte, NC 28217

Midland Credit Management  
Department 12421  
Post Office Box 603  
Oaks, PA 19456

Teresa Phillips  
C/o Rogers Townsend & Thomas, PC  
2701 Coltsgate Road  
Suite 300  
Charlotte, NC 28211

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

The Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Orange County Tax Collections\*\*  
PO Box 8181  
Hillsborough, NC 27278

Wells Fargo  
Asset Recovery Group  
1460 Northwest Vivion Road  
Eastbrook Park  
Kansas City, MO 64118

Pinnacle Financial Group\*\*\*  
7825 Washington Avenue South  
Suite 310  
Minneapolis, MN 55439-2409

Wells Fargo Auto Finance  
Asset Recovery Management West  
Post Office Box 30095  
Walnut Creek, CA 94598-0095

Power Tax Relief  
1700 Burbank Blvd  
North Hollywood, CA 91605

Professional Recovery Consultants  
2700 Meridian Parkway Suite 200  
Durham, NC 27713-2204

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